



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MIDFIRST BANK

In Re:
Ericka Santos-Montanez a/k/a Ericka
Santos-Deyne
Debtor/Respondent
Lyshel E. Santos
Co-Debtor/Respondent

Order Filed on June 7, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-11563 MBK

Adv. No.:

Hearing Date: 5/24/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 7, 2023

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Ericka Santos-Montanez a/k/a Ericka Santos-Deyne & Lyshel E. Santos

Case No: 22-11563 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MIDFIRST BANK, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 35 Matthew Avenue Carteret, NJ 07008, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 25, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due May 2023 with \$5.00 in suspense for a total post-petition default of \$1,684.30 (1 @ \$1,689.30 less suspense of \$5.00); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$1,684.30 directly to Secured Creditor no later than June 2, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make the June 2023 payment of \$1,689.30 no later than June 16, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2023, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.